QUILTER CHEVIOT

INVESTMENT MANAGEMENT

FOR INTERMEDIARIES

WELCOME

With offices in Dublin as well as London, Jersey and across the UK, we focus exclusively on providing a bespoke investment management service to private clients, trusts, charities, pension funds and their professional advisers.

CONTACT US

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OTHER QUILTER CHEVIOT OFFICES:

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Bristol	t: +44 (0)117 927 3377
Dublin	t: +353 1 799 6900
Edinburgh	t: +44 (0)131 221 8500
Glasgow	t: +44 (0)141 222 4000
Jersey	t: +44 (0)1534 506 070
Leicester	t: +44 (0)116 249 3000
Liverpool	t: +44 (0)151 243 2160 / t: +44 (0)1492 530 677
Manchester	t: +44 (0)161 832 9979
Salisbury	t: +44 (0)1722 424 600

quiltercheviot.com/ie

Investors should remember that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. Investments and investment services referred to may not be suitable for all recipients.

Quilter Cheviot Limited is registered in England with number 01923571, registered office at One Kingsway, London WC2B 6AN. Quilter Cheviot Limited has established an office in Dublin, Ireland with number 904906, is a member of the London Stock Exchange, is authorised and regulated by the UK Financial Conduct Authority and regulated by the Central Bank of Ireland for conduct of business rules. Accordingly, in some respects the regulatory system that applies will be different from that of the United Kingdom.

QUILTER CHEVIOT

“When clients appoint us as their investment manager they expect us to take care of their wealth. For each client this means something different. This level of individual attention and interaction is increasingly rare, but defines the standard of personal service we aspire to provide to every one of our clients.”

DAVID LOUDON
CHIEF EXECUTIVE

QUILTER CHEVIOT – ABOUT US

Quilter Cheviot has a heritage that can be traced back to 1771. We focus on providing and managing bespoke investment portfolios for private clients, trusts, charities and pension funds.

We appreciate the importance of professional financial planning and we know that financial advice is all about trust, long-term relationships and adopting a holistic view of your client's financial situation.

Our investment managers focus on building long-term strategic relationships with financial advisers and their clients, established on a foundation of exemplary personal service and investment expertise. In 2003, we opened our office in Ireland with a team of investment managers who have a depth of knowledge in the needs of their clients.

Whilst our core service is a full, client facing, discretionary investment management service, we are mindful that financial advisers are looking for a consistent and repeatable investment strategy that can be applied to all client segments, regardless of portfolio size.

We have developed a range of portfolio services all of which are based on the guideline portfolio strategies produced by our investment committee. This service allows clients of all portfolio sizes to gain access to our investment strategies.

> “I always use Quilter Cheviot, fundamentally because I have always found your personal service absolutely exceptional. I cannot speak highly enough about you and your team and when you consider this has been my experience since I started using you some 10 years ago it has hardly been a “flash in the pan service” which is what we largely experience within financial services. You do a great job for both me and my clients.”

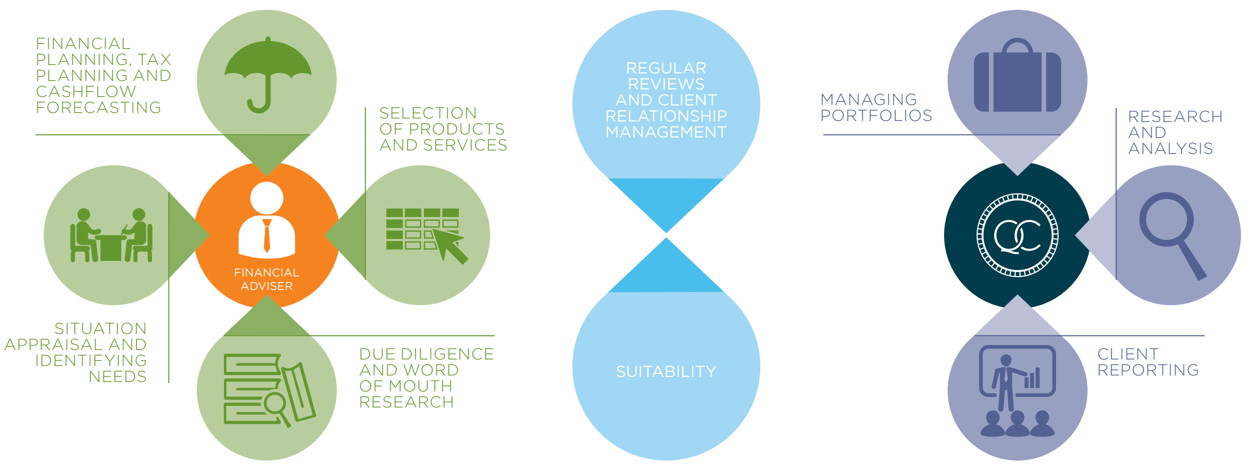
STEVEN BROWN
CHARLES DERBY ASSOCIATES WEALTH MANAGEMENT LTD

WORKING IN PARTNERSHIP

We have been actively involved with the financial adviser market since the opening of our Dublin office with a substantial proportion of our funds under management coming from this source. We support many of Ireland's leading financial advisers in constructing and implementing investment solutions for their clients.

We seek to work with you and your clients in a collaborative and professional manner, providing bespoke portfolio solutions incorporating requirements such as asset protection, risk diversification, access to international capital markets, tax mitigation and succession planning.

If you deem our services suitable for your clients, we initially provide a detailed investment strategy specifically tailored to meet their requirements. Once appointed, we report directly to you and your client so you can both monitor our investment performance and ensure the portfolio continues to meet your client's investment objectives.



REASONS WHY

- We are one of the largest investment management firms.
- Our investment managers create genuinely bespoke portfolios that meet not only clients' investment objectives and personal risk requirements, but also cater for cherished holdings, capital gains tax management and income from capital as well as yield.
- You will have access to a dedicated intermediary support team to help with any questions you may have.
- With over €24.2bn* funds under management we have institutional buying power, reducing costs deducted from your clients' portfolios.
- Clients can access our Discretionary Portfolio Service (DPS) and Managed Portfolio Service (MPS).
- We have a strong emphasis on research and analysis, specialising in innovative and well researched investment ideas. This means you can be confident that all monitored investments held in your clients' portfolios are fully researched and have been subject to due diligence.
- Our services offer exposure to a broad range of asset classes and global investments, ensuring clients' portfolios are appropriately diversified.
- We regard benchmarking as an integral part of portfolio management and thus subscribe to independent industry performance surveys, most notably Asset Risk Consultants, Defaqto and Enhance.
- We do not divide the roles of relationship and investment manager; you and your clients will always speak directly to the person making the investment decisions.
- Our investment managers have an average of 19 years' investment experience – you can be confident that our investment managers are experienced and understand how we can best work with financial advisers.
- We provide clear, regular and comprehensive reports to keep you and your clients fully informed about the progress and structure of their portfolio.
- With an office in Dublin, London and a network of regional offices throughout the UK and Jersey, we are ideally placed to provide a local and personal approach.
- We are regulated by the Central Bank of Ireland and the Financial Conduct Authority.
- All client money is held in pooled client designated accounts with leading UK clearing banks, conforming to FCA rules and standard practice among leading investment houses. This means clients' assets remain the property of the client.

*As at 30 June 2015

OUR SERVICES

DISCRETIONARY PORTFOLIO SERVICE

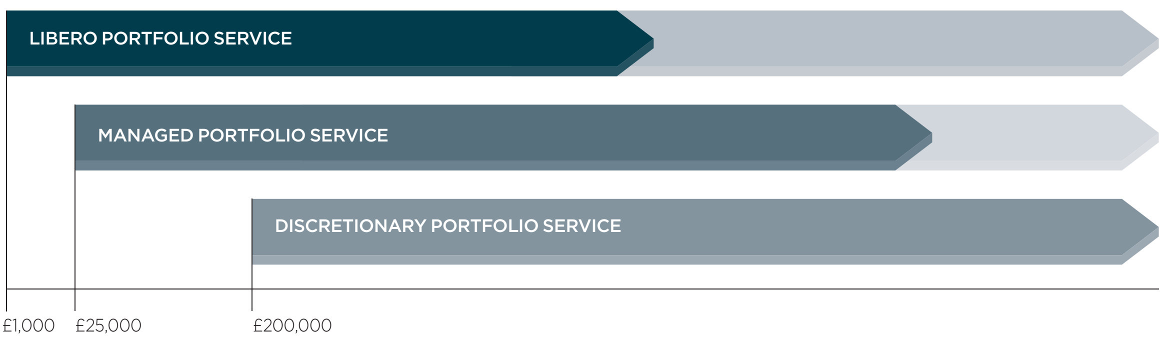
We offer the Discretionary Portfolio Service for portfolios typically in excess of €200,000. Our investment managers make day-to-day investment decisions on behalf of the client, which allows them to act quickly to take advantage of investment opportunities, a freedom that is essential in today's volatile markets.

As well as accommodating any existing holdings that your client may wish to retain, our investment managers are able to manage accurately capital gains tax liabilities, feed assets in or out of the market in a controlled manner and generate income through a blend of capital disposals and natural yield.

MANAGED PORTFOLIO SERVICE

Our Managed Portfolio Service includes a range of collective model portfolios for clients with €25,000 or more to invest. With three strategies to choose from, clients can own an investment portfolio that meets their personal financial objectives and preferred level of risk.

MINIMUM INVESTMENT GUIDE



INDUSTRY RECOGNITION

We regard benchmarking as an integral part of portfolio management and subscribe to independent industry analysis surveys, most notably Asset Risk Consultants, Defaqto and Enhance.

Quilter Cheviot's DPS and MPS have been rated 5 Stars by Defaqto.

Star ratings provide an independent, unbiased method for helping advisers – and their clients – instantly understand where a product or proposition sits in the market, based on the features and benefits it offers.

The strength of our investment performance is demonstrated by a number of industry awards in recent years.

> “I believe that Quilter Cheviot is one of the few remaining investment management firms in our industry that still have the passion, drive and facilities to provide a truly tailored portfolio service to our clients.”

MARTIN CRAWLEY-BOEVEY
PARTNER, PK GROUP

Past performance is no guarantee of future returns.

ALAN MCINTOSH
CHIEF INVESTMENT STRATEGIST

DUNCAN GWYTHER
CHIEF INVESTMENT OFFICER

INVESTMENT PHILOSOPHY & PROCESS

Our investment process allows us to keep ahead of constantly changing markets and is flexible enough to incorporate each client's investment requirements.

Markets are dynamic. The regions, sectors, stocks and investment styles which are performing shift constantly. Our philosophy is to take advantage of this through active investment management, adding value to your portfolio at all levels.

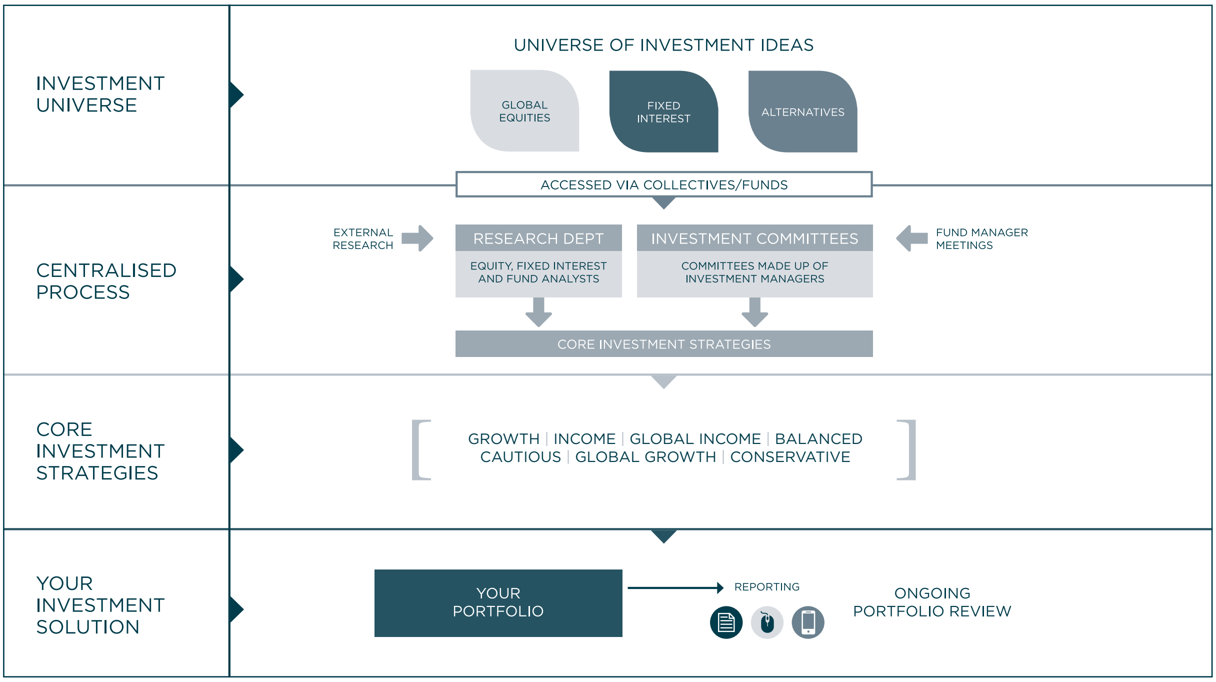
Successful investing requires a constantly evolving process – it has to, given the dynamic world in which we live. Therefore, rather than restrict ourselves to any specific approach, such as value or growth, we employ a range of styles to adapt to the market cycle; our objective is to identify future trends and formulate an appropriate investment strategy for your portfolio.

The first stage of investing your portfolio is deciding your strategic asset allocation. Once determined, this will be reviewed periodically to ascertain its on-going suitability; diversification reduces volatility and produces smoother returns.

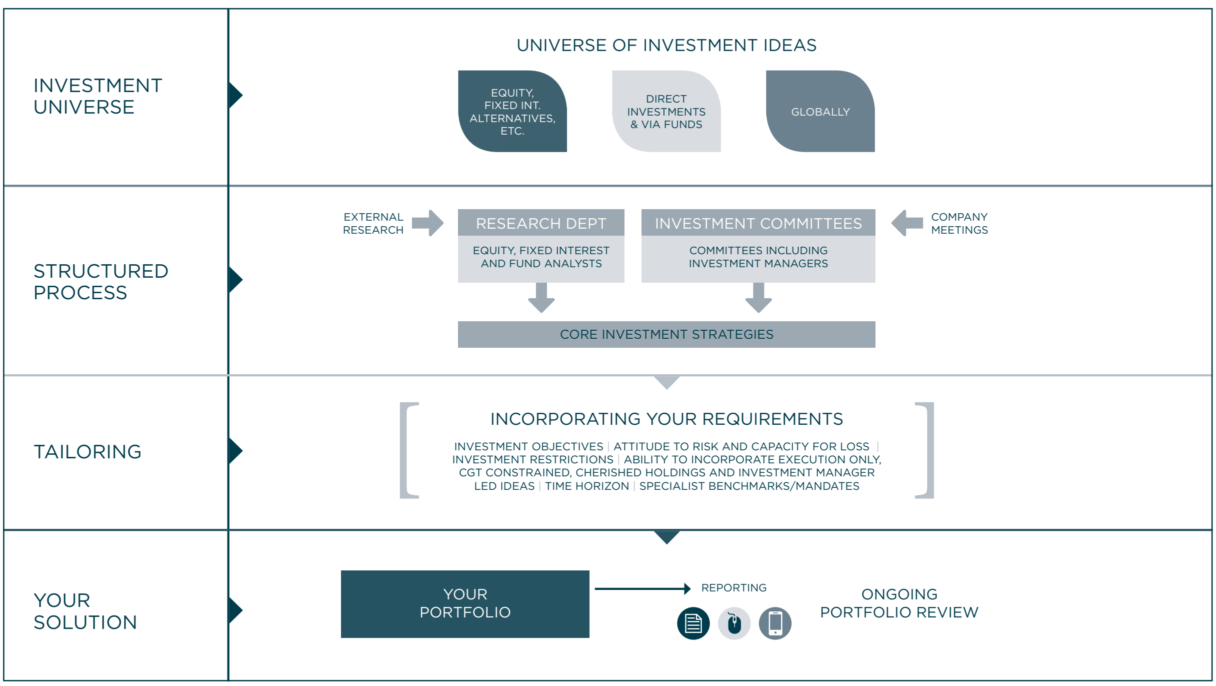
Our analysts focus on global industry sectors, backed up by experienced investment managers to ensure a very high level of market awareness.

INVESTMENT PROCESS

MANAGED PORTFOLIO SERVICE



DISCRETIONARY PORTFOLIO SERVICE



BRIAN WEBER
EXECUTIVE DIRECTOR – QUILTER CHEVIOT DUBLIN

OTHER SERVICES

WORKING WITH CHARITIES

We provide investment services to a growing number of charities and manage €1.4bn*, making us one of the leading charity managers in the UK. Our flexible approach allows us to offer bespoke solutions to help a diverse range of worthy causes.

Our investment managers are experts in the charity sector and can advise you on the most appropriate structure for your client's portfolio. This will help you fulfil their objectives on a consistent basis.

We recognize that charities may have to adhere to specific ethical constraints and we can incorporate them into the investment management process. Once the parameters have been agreed we can assist trustees to document them formally in their investment policy statement.

COMMUNICATIONS AND REPORTING

We provide clear and concise client reporting on a regular, timely basis. Reporting includes a portfolio valuation, performance report, transactions schedule, capital and income statements and commentary on market conditions. We will happily provide interim reports at your client's request.

Secure internet access allows you and your client to view their portfolio online whenever they wish and the service provides access to printable valuations.

*As at 30 June 2015

BUSINESS DEVELOPMENT TEAM

In addition to the high level of service we provide to your client, we also have a dedicated business development team, whose function is to support you on a local basis with all of your business needs related to our services.

We have the flexibility to adapt our procedures to your needs within a compliant framework. Ease of administration, as well as reliable and regular communication are essential and elements of our service to financial adviser firms.

- We routinely liaise with third party industry providers such as life companies and pension firms and would be happy to develop new relationships as required by your specific business requirements.
- Dual branding opportunities.
- Regular updates and market commentary.
- Client and professional introducer marketing events.
- We can help you to develop marketing material, events and specific client documentation.
- Adviser fee and client charging queries.

VANESSA WALDUCK
EXECUTIVE DIRECTOR

QUILTER CHEVIOT

INVESTMENT MANAGEMENT

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